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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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09/811,911

03/19/2001

Rebecca Anne Ansley

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46363 7590 03/19/2008
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EXAMINER

SUBRAMANIAN, NARAYANSWAMY

ART UNIT

PAPER NUMBER

3691

MAIL DATE

DELIVERY MODE

03/19/2008

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 09/811,911	Applicant(s) ANSLEY, REBECCA ANNE	
	Examiner Narayanswamy Subramanian	Art Unit 3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 28 January 2008.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-6 and 9-11 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-6 and 9-11 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. This office action is in response to applicants' communication filed on January 28, 2008. Finality of the rejections made in the last office action are withdrawn in view of the persuasive arguments presented by the applicant in their communication. Claims 1-6 and 9-11 are currently pending and have been examined. The rejections and response to arguments are stated below.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1- 6 and 9-11 are rejected under 35 U.S.C. 103(a) as being unpatentable over Boston (US Patent 4,766,293) in view of Roslak et al. (US Patent 7,010,501) and further in view of Brown et al. (US Patent 5,485,507).

Claim 1, Boston teaches a method, comprising: storing, in at least one database within a portable first computing device, financial transaction data (See Boston Abstract and Column 2 lines 5-13) and budgetary data (See Boston Column 2 lines 17-20, the maximum amount that can be authorized is interpreted as budgetary data); evaluating said transaction data using said budgetary data to determine at least whether a transaction value exceeds a budgetary constraint for a transaction (See Boston Column 2 lines 17-27, Column 3 lines 61-67 and Column 4 lines 5-11, the transaction limits are interpreted to include periodic budgets because the account balances are updated periodically after each transaction); displaying, upon a display device, a message

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indicative of the results of said evaluation, said displayed message indicative of whether said transaction is appropriate with respect to said budgetary constraint (See Boston Column 5 lines 30-32).

Boston does not explicitly teach the steps wherein said budgetary data comprises a plurality of records, each record comprising a budgetary item identifier field and at least one of an annual budget field and a periodic budget field, wherein data stored in said at least one database of said portable computing device is periodically synchronized with the same data stored in at least one corresponding database within a second computing device and wherein budgetary constraint comprises at least one of an annual budget and a periodic budget determined via the budgetary item identifier field of the budgetary data using a budgetary item identifier of the transaction.

Roslak teaches the step wherein data stored in said at least one database of said portable computing device is periodically synchronized with the same data stored in at least one corresponding database within a second computing device (See Roslak Column 24 lines 13-36).

It would have been obvious to one of ordinary skill in the art to modify Boston to include the teachings of Roslak. The combination of disclosures suggests that users would have benefited from being able to carry out the authorization procedure independently of a central processor (See Boston Column 3 lines 6-10).

Boston does not explicitly teach the features wherein said budgetary data comprises a plurality of records, each record comprising a budgetary item identifier field and at least one of an annual budget field and a periodic budget field; and wherein budgetary constraint comprises

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at least one of an annual budget and a periodic budget determined via the budgetary item identifier field of the budgetary data using a budgetary item identifier of the transaction.

Brown teaches the features wherein said budgetary data comprises a plurality of records, each record comprising a budgetary item identifier field and at least one of an annual budget field and a periodic budget field (See Brown Column 3 lines 22-30 and Claim 10, limit on the number of items that can be purchased in a given period implies periodic budget); and wherein budgetary constraint comprises at least one of an annual budget and a periodic budget determined via the budgetary item identifier field of the budgetary data using a budgetary item identifier of the transaction (See Brown Abstract, Column 1 lines 62-67, Column 3 line 22 – Column 4 line 23 and Claims 9-10).

It would have been obvious to one of ordinary skill in the art to modify Boston to include these features. The combination of disclosures suggests that users would have benefited from being able to complete the transaction only if they meet the criteria set by the system.

Claim 2, Roslak teaches generating, at one of said first and second computing devices operating as a master computing device, a report indicative of transaction patterns associated with at least said first and second computing devices See Roslak Column 19 lines 1-19 and Column 19 line 29 – Column 20 line 40).

Claim 3, Boston teaches storing, in one of said first computing device and second computing device, accounts data including information pertaining to accessible financial accounts, said accounts database providing available credit or debit amounts to update budgetary data during said step of synchronizing (See Boston Abstract).

Claim 10, Boston teaches the step where in the case of an evaluation indicative of exceeding a budgetary constraint, displaying upon said display device a message indicative of said budgetary constraint being exceeded (See Boston Column 5 lines 39-42, denial message is a message indicative of said budgetary constraint being exceeded).

Claim 11, Boston teaches the step wherein a transacting entity utilizing one of said first and second computing devices inputs transaction data contemporaneous to effecting said transaction, said displayed message indicating to said transacting entity whether said respective transaction should proceed (Implied in Boston's disclosure).

Claims 4-6 and 9, Boston does not explicitly teach the features discussed in these claims. Official notice is taken that storing variables in specific fields in a record is old and well known in the art. These fields help in the efficient arrangement and retrieval of data for further processing and/or display. It would have been obvious to one of ordinary skill in the art to modify Boston to include these features. The combination of disclosures suggests that users would have benefited from efficient arrangement and retrieval of data for further processing and/or display.

Response to Arguments

4. Applicant's other arguments with respect to pending claims 1- 6 and 9-11 have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

5. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Dr. Narayanswamy Subramanian whose telephone number is (571) 272-6751. The examiner can normally be reached Monday-Thursday from 8:30 AM to 7:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached at (571) 272-6771. The fax number for Formal or Official faxes and Draft to the Patent Office is (571) 273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PMR or Public PAIR. Status information for unpublished applications is available through Private PMR only. For more information about the PMR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

/Narayanswamy Subramanian/
Primary Examiner
Art Unit 3691

March 16, 2008